

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 13, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert J. Hanratta
Apartment 1527
1000 Sommerworth Lane
Richmond, VA 23233

Kerry F. Hanratta
1570 Miller Lane
Manakin-Sabot, VA 23103

Case Number: 11-33907-DOT
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-4024

Attorney for Debtor(s) (name and address):

Kevin A. Lake
McDonald, Sutton & Duval, PLC
5516 Falmouth Street, Suite 108
Richmond, VA 23230
Telephone number: 643-0000

Bankruptcy Trustee (name and address):

Roy M. Terry Jr.
DurretteCrump PLC
P.O. Box 2188
Richmond, VA 23218-2188
Telephone number: (804) 775-6900

Meeting of Creditors:

Date: **July 22, 2011**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
September 20, 2011

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: June 15, 2011

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.

— — Refer to Other Side for Important Deadlines and Notices — —

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.

PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:

Richmond Division: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <http://vaeb.uscourts.gov/ebn/index.htm> or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

United States Bankruptcy Court
Eastern District of Virginia

In re:
Robert J. Hanratta
Kerry F. Hanratta
Debtors

Case No. 11-33907-DOT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
Form ID: B9A

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Total Noticed: 40

Date Rcvd: Jun 15, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2011.

db +Robert J. Hanratta, Apartment 1527, 1000 Sommerworth Lane, Richmond, VA 23233-1162
jdb +Kerry F. Hanratta, 1570 Miller Lane, Manakin-Sabot, VA 23103-2514
aty +Kevin A. Lake, McDonald, Sutton & Duval, PLC, 5516 Falmouth Street, Suite 108,
Richmond, VA 23230-1819
aty Robert H. Chappell, III, Spotts Fain PC, 411 East Franklin Street, Suite 600, PO Box 1555,
Richmond, VA 23218-1555
cr +Virginia Business Bank, c/o Spotts Fain PC, 411 E. Franklin St., Suite 600,
Richmond, VA 23219-2200
10514828 +Anderson Family Trust, c/o Leroy Anderson, III, 30 Bellona Arsenal,
Midlothian, VA 23113-2038
10514811 +Bank of Virginia, 11730 Hull Street Road, Midlothian, VA 23112-3194
10514812 +Bank of Virginia, c/o Robert Hill, Esq., 2425 Boulevard, #9,
Colonial Heights, VA 23834-2324
10514813 +Barthol Design Assoc, 550 Southlake Blvd, Richmond, VA 23236-3043
10514816 +Carolina Designs Realty, 1197 Duck Road, Duck, NC 27949-4560
10514822 +Dare County Tax Dept, 962 Marshall Collins Drive, Manteo, NC 27954-8007
10514814 +David T. Barthol, 550 Southlake Blvd, Richmond, VA 23236-3043
10514818 +Essex Bank, c/o Jason Klausing, 2120 Baldwin Ave., Crofton, MD 21114-2402
10514817 +Essex Bank, Attn: Bankruptcy Dept, 10509 Judicial Drive, Fairfax, VA 22030-5117
10514819 +Essex Bank, c/o Patricia Wood, Esq., 1802 Bayberry Ct., #200, Richmond, VA 23226-3773
10514823 +First Capital Bank, One James Center, 901 E. Cary Street, Suite 100,
Richmond, VA 23219-4057
10514820 +First Horizon, 4000 Horizon Way, Irving, TX 75063-2260
10514825 +Goochland County Treasurer, P.O. Box 188, Goochland, VA 23063-0188
10514824 +Greywolf Investments, 7417 Hoofprint Lane, Mechanicsville, VA 23111-6431
10514827 +Leroy Anderson, Jr., c/o Leroy Anderson, III, 30 Bellona Arsenal, Midlothian, VA 23113-2038
10514829 +Outer Bank Heating & Cooling, P.O. Box 1415, Nags Head, NC 27959-1415
10514830 +Powhatan County Treasurer, P.O. Box 87, Powhatan, VA 23139-0087
10514821 +SunTrust Bank, Attn: Bankruptcy Dept, 1445 Research Road, Rockville, MD 20850-6109
10514831 +Swift Creek Ventures, 10132-C Hull Street Road, Midlothian, VA 23112-3354
10514837 +USAA Savings Bank, Attn: Bankruptcy Dept, P.O. Box 65020, San Antonio, TX 78265-5020
10514833 +Union First Market Bank, c/o William K. Lewis, Esq., 701 East Franklin St., #1200,
Richmond, VA 23219-2501
10514832 +Union First Market Bank, 111 Virginia Street, Suite 200, Richmond, VA 23219-4159
10514834 +Virginia Business Bank, c/o James Olmstead, Esq., 411 E. Franklin St., #600,
Richmond, VA 23219-2200
10514836 +Virginia Business Bank, 9020 Stony Point Pkwy, Suite 225, Richmond, VA 23235-1980
10514835 +Virginia Business Bank, c/o Wolcott, Rivers, et al., 301 Bendix Rd, Suite 500,
Virginia Beach, VA 23452-1388
10514839 +Wachovia Bank, N.A., c/o Kutak Rock LLP, 1111 E.Main St., 8th Fl.,
Richmond, Virginia 23219-3531
10514840 +Wells Fargo Bank, c/o Kutak Rock LLP, 1111 E.Main St., 8th Fl.,
Richmond, Virginia 23219-3531
10514841 +Wells Fargo Bank, Attn: Bankruptcy Dept, P.O. Box 2248, Jacksonville, FL 32203-2248
10514844 +Wells Fargo Mortgage Co., c/o Bierman, Geesing, et al., 4520 East West Highway, #200,
Bethesda, MD 20814-3382
10514843 +Wells Fargo Mortgage Co., c/o Bierman, Geesing, et al., 8100 Three Chopt Rd., #240,
Richmond, VA 23229-4833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr EDI: QRMTERRY.COM Jun 16 2011 01:18:00 Roy M. Terry, Jr., DuretteCrump PLC,
P.O. Box 2188, Richmond, VA 23218-2188

10514815 E-mail/Text: creditadmin@cffc.com Jun 16 2011 01:19:43 C & F Bank, Attn: Bankruptcy Dept,
1400 Alverser Drive, Midlothian, VA 23113
10514826 +E-mail/Text: andya01@verizon.net Jun 16 2011 01:20:07 Leroy Anderson, III,
30 Bellona Arsenal, Midlothian, VA 23113-2038
10514838 EDI: FUNB.COM Jun 16 2011 01:18:00 Wachovia Bank, N.A., Attn: Bankruptcy Dept,
P.O. Box 96074, Charlotte, NC 28296
10514842 +EDI: WFFC.COM Jun 16 2011 01:18:00 Wells Fargo Mortgage Co., Attn: Bankruptcy Dept,
P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7

User: luedeckert
Form ID: B9A

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Total Noticed: 40

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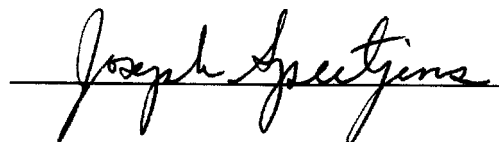
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.